

Debtor 1 Joseph M Panigall

Debtor 2 Sheila A Panigall
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of PA
(State)

Case number 18-24599

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Santander Bank, N.A. Court claim no. (if known): 21

Last 4 digits of any number you use to identify the debtor's account: 2 6 5 6

Property address: 518 Salisbury Street
Number Street

Greensburg, PA 15601
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: _____
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 551.41
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00
- c. **Total.** Add lines a and b. (c) \$ 551.41

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 04/20/2025
MM / DD / YYYY

Debtor 1 Joseph M Panigall
First Name Middle Name Last Name

Case number (if known) 18-24599

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
☒ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/Melissa A. Epler
Signature

Date 07/15/2025

Print Melissa A. Epler
First Name Middle Name Last Name

Title Bankruptcy Administrator

Company Santander Bank, N.A.

If different from the notice address listed on the proof of claim to which this response applies:

Address 1130 Berkshire Boulevard MC: PA-WYO-BKR2
Number Street
Wyomissing, PA 19610
City State ZIP Code

Contact phone 484-512-3552

Email DefBkr@santander.us

Payment History

Account Name:	Joseph & Sheila Panigall	Case #:	18-24599	Last Payment Date:	7/2/2025
Account Number:	0069092656	File Date:	11/28/18	Contractual Due Date:	4/2/2025
Date Completed:	07/15/25	Chapter:	13	Post-petition Due Date:	04/02/25

Transaction Date	Payment Amount Due	Amount Received	Fee/Cost Assessed	Description	Payment Due Date	Amount Past Due	Payment application				Principal Balance	Fees/ Costs Balance	Suspense Balance	Total Delinquency (pmts + fees - suspense)
							Principal	Interest	Fees/Costs	Suspense				
				Beginning Balance							\$99,672.16	\$1,427.70		
11/24/18	\$1,564.07	\$0.00		Monthly Billing	12/20/18	\$1,564.07					\$99,672.16	\$1,427.70	\$0.00	\$2,991.77
12/24/18	\$1,549.73	\$0.00		Monthly Billing	12/20/18	\$3,113.80					\$99,672.16	\$1,427.70	\$0.00	\$4,541.50
01/24/19	\$1,564.07	\$0.00		Monthly Billing	12/20/18	\$4,677.87					\$99,672.16	\$1,427.70	\$0.00	\$6,105.57
02/24/19	\$1,585.23	\$0.00		Monthly Billing	12/20/18	\$6,263.10					\$99,672.16	\$1,427.70	\$0.00	\$7,690.80
02/27/19		\$0.00	\$35.00	Bankruptcy Attorney Fee	12/20/18	\$6,263.10					\$99,672.16	\$1,462.70	\$0.00	\$7,725.80
02/27/19		\$0.00	\$250.00	Bankruptcy Cost	12/20/18	\$6,263.10					\$99,672.16	\$1,712.70	\$0.00	\$7,975.80
03/01/19		\$0.00	\$650.00	Bankruptcy Attorney Fee	12/20/18	\$6,263.10					\$99,672.16	\$2,362.70	\$0.00	\$8,625.80
03/24/19	\$1,540.17	\$0.00		Monthly Billing	12/20/18	\$7,803.27					\$99,672.16	\$2,362.70	\$0.00	\$10,165.97
03/27/19		\$4,885.96		Regular Payment	12/20/18	\$3,505.28	\$4,297.99			\$587.97	\$95,374.17	\$2,362.70	\$587.97	\$5,280.01
04/24/19	\$1,567.10	\$0.00		Monthly Billing	03/20/19	\$5,072.38					\$95,374.17	\$2,362.70	\$587.97	\$6,847.11
04/30/19		\$2,882.66		Regular Payment	03/20/19	\$2,348.77	\$939.07	\$1,784.54		\$159.05	\$94,435.10	\$2,362.70	\$747.02	\$3,964.45
05/01/19		\$0.00	\$80.00	Bankruptcy Attorney Fee	04/20/19	\$2,348.77					\$94,435.10	\$2,442.70	\$747.02	\$4,044.45
05/24/19	\$1,547.39	\$0.00		Monthly Billing	04/20/19	\$3,896.16					\$94,435.10	\$2,442.70	\$747.02	\$5,591.84
05/29/19		\$1,910.81		Regular Payment	04/20/19	\$2,355.99	\$1,119.64	\$420.53		\$370.64	\$93,315.46	\$2,442.70	\$1,117.66	\$3,681.03
06/24/19	\$1,556.38	\$0.00		Monthly Billing	05/20/19	\$3,912.37					\$93,315.46	\$2,442.70	\$1,117.66	\$5,237.41
06/28/19		\$2,154.67		Regular Payment	05/20/19	\$2,345.27	\$1,119.64	\$447.46		\$587.57	\$92,195.82	\$2,442.70	\$1,705.23	\$3,082.74
07/01/19		\$0.00	\$128.00	Bankruptcy Attorney Fee	06/20/19	\$2,345.27					\$92,195.82	\$2,570.70	\$1,705.23	\$3,210.74
07/24/19	\$1,537.09	\$0.00		Monthly Billing	06/20/19	\$3,882.36					\$92,195.82	\$2,570.70	\$1,705.23	\$4,747.83
08/01/19		\$1,797.05		Regular Payment	06/20/19	\$2,331.58	\$1,119.64	\$431.14		\$246.27	\$91,076.18	\$2,570.70	\$1,951.50	\$2,950.78
08/24/19	\$1,546.43	\$0.00		Monthly Billing	07/20/19	\$3,878.01					\$91,076.18	\$2,570.70	\$1,951.50	\$4,497.21
08/30/19		\$1,729.15		Regular Payment	07/20/19	\$784.54	\$2,239.28	\$854.19		-\$1,364.32	\$88,836.90	\$2,570.70	\$587.18	\$2,768.06
09/24/19	\$1,517.69	\$0.00		Monthly Billing	09/20/19	\$2,302.23					\$88,836.90	\$2,570.70	\$587.18	\$4,285.75
09/30/19		\$1,262.21		Payment	09/20/19	\$2,302.23				\$1,262.21	\$88,836.90	\$2,570.70	\$1,849.39	\$3,023.54
10/24/19	\$1,484.72	\$0.00		Monthly Billing	09/20/19	\$3,786.95					\$88,836.90	\$2,570.70	\$1,849.39	\$4,508.26
10/29/19		\$2,524.64		Pre-Petition Payment	09/20/19	\$3,786.95	\$2,058.71			\$465.93	\$86,778.19	\$2,570.70	\$2,315.32	\$4,042.33
11/24/19	\$1,489.56	\$0.00		Monthly Billing	09/20/19	\$5,276.51					\$86,778.19	\$2,570.70	\$2,315.32	\$5,531.89
11/29/19		\$1,650.57		Pre-Petition Payment	09/20/19	\$5,276.51	\$1,119.64			\$530.93	\$85,658.55	\$2,570.70	\$2,846.25	\$5,000.96
12/24/19	\$1,454.79	\$0.00		Monthly Billing	09/20/19	\$6,731.30					\$85,658.55	\$2,570.70	\$2,846.25	\$6,455.75
12/30/19		\$1,611.81		Regular Payment	09/20/19	\$3,667.18	\$2,239.28	\$824.84		-\$1,452.31	\$83,419.27	\$2,570.70	\$1,393.94	\$4,843.94
01/24/20	\$1,457.24	\$0.00		Monthly Billing	11/20/19	\$5,124.42					\$83,419.27	\$2,570.70	\$1,393.94	\$6,301.18
01/31/20		\$2,016.13		Pre-Petition Payment	11/20/19	\$5,124.42	\$2,239.28	\$408.51		-\$631.66	\$81,179.99	\$2,570.70	\$762.28	\$6,932.84
02/24/20	\$1,448.28	\$0.00		Monthly Billing	11/20/19	\$6,572.70					\$81,179.99	\$2,570.70	\$762.28	\$8,381.12
02/28/20		\$1,626.71		Regular Payment	11/20/19	\$5,087.98	\$1,119.64	\$365.08		\$141.99	\$80,060.35	\$2,570.70	\$904.27	\$6,754.41
03/24/20	\$1,421.54	\$0.00		Monthly Billing	12/20/19	\$6,509.52					\$80,060.35	\$2,570.70	\$904.27	\$8,175.95
03/27/20		\$1,534.87		Regular Payment	12/20/19	\$5,019.96	\$1,119.64	\$369.92		\$45.31	\$78,940.71	\$2,570.70	\$949.58	\$6,641.08
04/24/20	\$1,337.24	\$0.00		Monthly Billing	01/20/20	\$6,357.20					\$78,940.71	\$2,570.70	\$949.58	\$7,978.32
04/30/20		\$1,484.72		Regular Payment	01/20/20	\$4,902.41		\$1,454.79		\$29.93	\$78,940.71	\$2,570.70	\$979.51	\$6,493.60
04/30/20		\$954.10		Pre-Petition Payment	02/20/20	\$4,902.41				\$954.10	\$78,940.71	\$2,570.70	\$1,933.61	\$5,539.50
05/24/20	\$1,329.93	\$0.00		Monthly Billing	02/20/20	\$6,232.34					\$78,940.71	\$2,570.70	\$1,933.61	\$6,869.43
06/03/20		\$1,398.09		Pre-Petition Payment	02/20/20	\$6,232.34	\$1,119.64	\$398.13		-\$119.68	\$77,821.07	\$2,570.70	\$1,813.93	\$6,989.11
06/24/20	\$1,334.85	\$0.00		Monthly Billing	02/20/20	\$7,567.19					\$77,821.07	\$2,570.70	\$1,813.93	\$8,323.96
07/01/20		\$1,997.58		Regular Payment	02/20/20	\$6,109.95	\$1,119.64	\$337.60		\$540.34	\$76,701.43	\$2,570.70	\$2,354.27	\$6,326.38
07/24/20	\$1,324.66	\$0.00		Monthly Billing	03/20/20	\$7,434.61					\$76,701.43	\$2,570.70	\$2,354.27	\$7,651.04
08/04/20		\$1,630.21		Regular Payment	03/20/20	\$5,986.33	\$1,119.64	\$328.64		\$181.93	\$75,581.79	\$2,570.70	\$2,536.20	\$6,020.83
08/24/20	\$1,328.79	\$0.00		Monthly Billing	04/20/20	\$7,315.12					\$75,581.79	\$2,570.70	\$2,536.20	\$7,349.62
09/20/20		\$1,146.28		Regular Payment	04/20/20	\$5,893.58	\$1,119.64	\$301.90		-\$275.26	\$74,462.15	\$2,570.70	\$2,260.94	\$6,203.34
09/24/20	\$1,325.51	\$0.00		Monthly Billing	05/20/20	\$7,219.09					\$74,462.15	\$2,570.70	\$2,260.94	\$7,528.85
10/01/20		\$1,674.90		Pre-Petition Payment	05/20/20	\$7,219.09	\$1,119.64	\$402.10		\$153.16	\$73,342.51	\$2,570.70	\$2,414.10	\$7,375.69
10/24/20	\$1,315.72	\$0.00		Monthly Billing	05/20/20	\$8,534.81					\$73,342.51	\$2,570.70	\$2,414.10	\$8,691.41
11/09/20		\$565.42		Pre-Petition Payment	05/20/20	\$8,534.81	\$1,119.64	\$109.61		-\$663.83	\$72,222.87	\$2,570.70	\$1,750.27	\$9,355.24
11/24/20	\$1,320.04	\$0.00		Monthly Billing	05/20/20	\$9,854.85					\$72,222.87	\$2,570.70	\$1,750.27	\$10,675.28
12/02/20		\$2,586.67		Regular Payment	05/20/20	\$7,187.68	\$2,239.28	\$427.89		-\$80.50	\$69,983.59	\$2,570.70	\$1,669.77	\$8,088.61
12/24/20	\$1,307.66	\$0.00		Monthly Billing	07/20/20	\$8,495.34					\$69,983.59	\$2,570.70	\$1,669.77	\$9,396.27
12/30/20		\$1,077.37		Regular Payment	07/20/20	\$7,160.49	\$1,119.64	\$215.21		-\$257.48	\$68,863.95	\$2,570.70	\$1,412.29	\$8,318.90
01/24/21	\$1,310.19	\$0.00		Monthly Billing	08/20/20	\$8,470.68					\$68,863.95	\$2,570.70	\$1,412.29	\$9,629.09
02/04/21		\$1,576.53		Regular Payment	08/20/20	\$7,146.02	\$1,119.64	\$205.02		\$251.87	\$67,744.31	\$2,570.70	\$1,664.16	\$8,052.56
02/04/21		\$1,081.43		Pre-Petition Payment	09/20/20	\$7,146.02	\$1,119.64	\$423.27		-\$461.48	\$66,624.67	\$2,570.70	\$1,202.68	\$8,514.04
02/22/21		\$1,075.99		Regular Payment	09/20/20	\$5,817.23	\$1,119.64	\$209.15		-\$252.80	\$65,505.03	\$2,570.70	\$949.88	\$7,438.05
02/24/21	\$1,305.74	\$0.00		Monthly Billing	10/20/20	\$7,122.97					\$65,505.03	\$2,570.70	\$949.88	\$8,743.79
03/24/21	\$1,282.95	\$0.00		Monthly Billing	10/20/20	\$8,405.92					\$65,505.03	\$2,570.70	\$949.88	\$10,026.74
04/01/21		\$431.14		Payment	10/20/20	\$8,405.92				\$431.14	\$65,505.03	\$2,570.70	\$1,381.02	\$9,595.60
04/24/21	\$1,300.45	\$0.00		Monthly Billing	10/20/20	\$9,706.37					\$65,505.03	\$2,570.70	\$1,381.02	\$10,896.05
04/29/21		\$816.64		Regular Payment	10/20/20	\$8,380.86	\$1,119.64	\$205.87		-\$508.87	\$64,385.39	\$2,570.70	\$872.15	\$10,079.41
05/24/21	\$1,292.13	\$0.00		Monthly Billing	11/20/20	\$9,672.99					\$64,385.39	\$2,570.70	\$872.15	\$11,371.54
06/09/21		\$487.34		Payment	11/20/20	\$9,672.99				\$487.34	\$64,385.39	\$2,570.70	\$1,359.49	\$10,884.20
06/24/21	\$1,297.36	\$0.00		Monthly Billing	11/20/20	\$10,970.35					\$64,385.39	\$2,570.70	\$1,359.49	\$12,181.56
07/07/21		\$541.93		Regular Payment	11/20/20	\$9,654.63	\$1,119.64	\$196.08		-\$773.79	\$63,265.75	\$2,570.70	\$585.70	\$11,639.63
07/24/21	\$1,289.93	\$0.00		Monthly Billing	12/20/20	\$10,944.56					\$63,265.75	\$2,570.70	\$585.70	\$12,929.56
08/24/21	\$1,294.27	\$0.00		Monthly Billing	12/20/20	\$12,238.83					\$63,265.75	\$2,570.70	\$585.70	\$14,223.83
08/25/21		\$594.03		Pre-Petition Payment	12/20/20	\$12,238.83				\$594.03	\$63,265.75	\$2,570.70	\$1,179.73	\$13,629.80
09/15/21		\$942.62		Pre-Petition Payment	12/20/20	\$12,238.83	\$1,119.64	\$423.27		-\$600.29	\$62,146.11	\$2,570.70	\$579.44	\$14,230.09
09/24/21	\$1,293.37	\$0.00		Monthly Billing	12/20/20	\$13,532.20					\$62,146.11	\$2,570.70	\$579.44	\$15,523.46
10/13/21		\$1,300.06		Pre-Petition Payment	12/20/20	\$12,002.95	\$1,119.64	\$409.61		-\$229.19	\$61,026.47	\$2,570.70	\$350.25	\$14,223.40
10/24/21	\$1,284.55	\$0.00		Monthly Billing	12/20/20	\$13,287.50					\$61,026.47	\$2,570.70	\$350.25	\$15,507.95
11/16/21		\$1,612.50		Regular Payment	12/20/20	\$11,967.46	\$1,119.64	\$200.40		\$292.46	\$59,906.83	\$2,570.70	\$642.71	\$13,895.45

11/24/21	\$1,287.29	\$0.00		Monthly Billing	01/20/21	\$13,254.75					\$59,906.83	\$2,570.70	\$642.71	\$15,182.74
12/01/21		\$1,318.72		Pre-Petition Payment	01/20/21	\$13,254.75				\$1,318.72	\$59,906.83	\$2,570.70	\$1,961.43	\$13,864.02
12/24/21	\$1,279.67	\$0.00		Monthly Billing	01/20/21	\$14,534.42					\$59,906.83	\$2,570.70	\$1,961.43	\$15,143.69
12/28/21		\$987.17		Regular Payment	01/20/21	\$13,226.76	\$1,119.64	\$188.02		-\$320.49	\$58,787.19	\$2,570.70	\$1,640.94	\$14,156.52
01/24/22	\$1,282.31	\$0.00		Monthly Billing	02/20/21	\$14,509.07					\$58,787.19	\$2,570.70	\$1,640.94	\$15,438.83
02/03/22		\$2,325.91		Pre-Petition Payment	02/20/21	\$14,509.07	\$2,239.28	\$874.52		-\$787.89	\$56,547.91	\$2,570.70	\$853.05	\$16,226.72
02/24/22	\$1,277.72	\$0.00		Monthly Billing	02/20/21	\$15,786.79					\$56,547.91	\$2,570.70	\$853.05	\$17,504.44
03/03/22		\$1,344.39		Regular Payment	02/20/21	\$14,476.60	\$1,119.64	\$190.55		\$34.20	\$55,428.27	\$2,570.70	\$887.25	\$16,160.05
03/24/22	\$1,258.53	\$0.00		Monthly Billing	03/20/21	\$15,735.13					\$55,428.27	\$2,570.70	\$887.25	\$17,418.58
04/05/22		\$1,398.98		Regular Payment	03/20/21	\$14,429.39	\$1,119.64	\$186.10	\$457.64	-\$364.40	\$54,308.63	\$2,113.06	\$522.85	\$16,019.60
04/24/22	\$1,282.37	\$0.00		Monthly Billing	04/20/21	\$15,711.76					\$54,308.63	\$2,113.06	\$522.85	\$17,301.97
05/04/22		\$1,536.00		Regular Payment	04/20/21	\$14,406.22	\$1,119.64	\$185.90	\$230.46		\$53,188.99	\$1,882.60	\$522.85	\$15,765.97
05/24/22	\$1,273.72	\$0.00		Monthly Billing	05/20/21	\$15,679.94					\$53,188.99	\$1,882.60	\$522.85	\$17,039.69
06/09/22		\$1,459.96		Regular Payment	05/20/21	\$14,219.98	\$1,305.88	\$154.08			\$51,883.11	\$1,882.60	\$522.85	\$15,579.73
06/24/22	\$1,298.19	\$0.00		Monthly Billing	06/20/21	\$15,518.17					\$51,883.11	\$1,882.60	\$522.85	\$16,877.92
07/07/22		\$1,032.16		Payment	06/20/21	\$14,771.01	\$747.16		\$285.00		\$51,135.95	\$1,597.60	\$522.85	\$15,845.76
07/07/22		\$0.00		Pre-Petition Payment	06/20/21	\$14,771.01			\$522.85	-\$522.85	\$51,135.95	\$1,074.75	\$0.00	\$15,845.76
07/24/22	\$1,320.54	\$0.00		Monthly Billing	06/20/21	\$16,091.55					\$51,135.95	\$1,074.75	\$0.00	\$17,166.30
08/03/22		\$957.26		Pre-Petition Payment	06/20/21	\$16,091.55			\$957.26		\$51,135.95	\$117.49	\$0.00	\$16,209.04
08/24/22	\$1,325.94	\$0.00		Monthly Billing	06/20/21	\$17,417.49					\$51,135.95	\$117.49	\$0.00	\$17,534.98
09/12/22		\$487.47		Pre-Petition Payment	06/20/21	\$17,417.49	\$487.47				\$50,648.48	\$117.49	\$0.00	\$17,534.98
09/24/22	\$1,357.63	\$0.00		Monthly Billing	06/20/21	\$18,775.12					\$50,648.48	\$117.49	\$0.00	\$18,892.61
10/04/22		\$1,763.56		Payment	06/20/21	\$17,011.56	\$1,763.56				\$48,884.92	\$117.49	\$0.00	\$17,129.05
10/24/22	\$1,373.78	\$0.00		Monthly Billing	06/20/21	\$18,385.34					\$48,884.92	\$117.49	\$0.00	\$18,502.83
11/01/22		\$1,915.19		Payment	06/20/21	\$16,470.15	\$1,915.19				\$46,969.73	\$117.49	\$0.00	\$16,587.64
11/24/22	\$1,371.59	\$0.00		Monthly Billing	06/20/21	\$17,841.74					\$46,969.73	\$117.49	\$0.00	\$17,959.23
12/05/22		\$2,424.27		Payment	06/20/21	\$15,417.47	\$2,424.27				\$44,545.46	\$117.49	\$0.00	\$15,534.96
12/24/22	\$1,381.04	\$0.00		Monthly Billing	06/20/21	\$16,798.51					\$44,545.46	\$117.49	\$0.00	\$16,916.00
01/03/23		\$1,957.30		Regular Payment	06/20/21	\$14,841.21	\$1,957.30				\$42,588.16	\$117.49	\$0.00	\$14,958.70
01/24/23	\$1,394.94	\$0.00		Monthly Billing	07/20/21	\$16,236.15					\$42,588.16	\$117.49	\$0.00	\$16,353.64
01/31/23		\$1,913.95		Regular Payment	07/20/21	\$14,322.20	\$1,913.95				\$40,674.21	\$117.49	\$0.00	\$14,439.69
02/24/23	\$1,381.48	\$0.00		Monthly Billing	08/20/21	\$15,703.68					\$40,674.21	\$117.49	\$0.00	\$15,821.17
03/02/23		\$2,073.94		Regular Payment	08/20/21	\$13,629.74	\$2,073.94				\$38,600.27	\$117.49	\$0.00	\$13,747.23
03/24/23	\$1,351.77	\$0.00		Monthly Billing	09/20/21	\$14,981.51					\$38,600.27	\$117.49	\$0.00	\$15,099.00
04/05/23		\$1,351.31		Regular Payment	09/20/21	\$13,630.20	\$1,351.31				\$37,248.96	\$117.49	\$0.00	\$13,747.69
04/24/23	\$1,376.28	\$0.00		Monthly Billing	10/20/21	\$15,006.48					\$37,248.96	\$117.49	\$0.00	\$15,123.97
05/03/23		\$1,491.78		Regular Payment	10/20/21	\$13,514.70	\$1,491.78				\$35,757.18	\$117.49	\$0.00	\$13,632.19
05/24/23	\$1,357.70	\$0.00		Monthly Billing	11/20/21	\$14,872.40					\$35,757.18	\$117.49	\$0.00	\$14,989.89
06/01/23		\$1,361.00		Regular Payment	11/20/21	\$13,511.40	\$1,361.00				\$34,396.18	\$117.49	\$0.00	\$13,628.89
06/24/23	\$1,363.11	\$0.00		Monthly Billing	12/20/21	\$14,874.51					\$34,396.18	\$117.49	\$0.00	\$14,992.00
07/03/23		\$908.53		Regular Payment	12/20/21	\$13,965.98	\$908.53				\$33,487.65	\$117.49	\$0.00	\$14,083.47
07/24/23	\$1,348.56	\$0.00		Monthly Billing	01/20/22	\$15,314.54					\$33,487.65	\$117.49	\$0.00	\$15,432.03
08/01/23		\$1,212.84		Regular Payment	01/20/22	\$14,101.70	\$1,212.84				\$32,274.81	\$117.49	\$0.00	\$14,219.19
08/24/23	\$1,347.98	\$0.00		Monthly Billing	02/20/22	\$15,449.68					\$32,274.81	\$117.49	\$0.00	\$15,567.17
08/31/23		\$2,072.43		Regular Payment	02/20/22	\$13,377.25	\$2,072.43				\$30,202.38	\$117.49	\$0.00	\$13,494.74
08/31/23		\$42.98		Pre-Petition Payment	04/20/22	\$13,377.25	\$42.98				\$30,159.40	\$117.49	\$0.00	\$13,494.74
09/24/23	\$1,340.81	\$0.00		Monthly Billing	04/20/22	\$14,718.06					\$30,159.40	\$117.49	\$0.00	\$14,835.55
10/04/23		\$908.71		Regular Payment	04/20/22	\$13,809.35	\$908.71				\$29,250.69	\$117.49	\$0.00	\$13,926.84
10/24/23	\$1,326.11	\$0.00		Monthly Billing	05/20/22	\$15,135.46					\$29,250.69	\$117.49	\$0.00	\$15,252.95
11/01/23		\$2,290.04		Regular Payment	05/20/22	\$12,845.42	\$2,290.04				\$26,960.65	\$117.49	\$0.00	\$12,962.91
11/24/23	\$1,318.54	\$0.00		Monthly Billing	06/20/22	\$14,163.96					\$26,960.65	\$117.49	\$0.00	\$14,281.45
12/06/23		\$1,702.41		Regular Payment	06/20/22	\$14,028.67		\$135.29		\$1,567.12	\$26,960.65	\$117.49	\$1,567.12	\$12,579.04
12/06/23		\$0.00		Regular Payment	07/20/22	\$12,845.16	\$1,004.96	\$178.55		-\$1,183.51	\$25,955.69	\$117.49	\$383.61	\$12,579.04
12/06/23		\$293.91		Pre-Petition Payment	08/20/22	\$12,845.16	\$241.41		\$52.50		\$25,714.28	\$64.99	\$383.61	\$12,526.54
12/24/23	\$1,302.77	\$0.00		Monthly Billing	08/20/22	\$14,147.93					\$25,714.28	\$64.99	\$383.61	\$13,829.31
01/02/24		\$1,303.02		Regular Payment	08/20/22	\$12,827.39	\$1,119.64	\$200.90		-\$17.52	\$24,594.64	\$64.99	\$366.09	\$12,526.29
01/24/24	\$1,299.18	\$0.00		Monthly Billing	09/20/22	\$14,126.57					\$24,594.64	\$64.99	\$366.09	\$13,825.47
01/31/24		\$2,582.44		Regular Payment	09/20/22	\$11,684.41	\$1,997.87	\$444.29		\$140.28	\$22,596.77	\$64.99	\$506.37	\$11,243.03
02/24/24	\$1,285.57	\$0.00		Monthly Billing	11/20/22	\$12,969.98					\$22,596.77	\$64.99	\$506.37	\$12,528.60
03/04/24		\$1,945.68		Regular Payment	11/20/22	\$11,596.20	\$1,119.64	\$254.14		\$571.90	\$21,477.13	\$64.99	\$1,078.27	\$10,582.92
03/24/24	\$1,266.63	\$0.00		Monthly Billing	12/20/22	\$12,862.83					\$21,477.13	\$64.99	\$1,078.27	\$11,849.55
04/01/24		\$1,283.87		Regular Payment	12/20/22	\$11,491.24	\$1,119.64	\$251.95		-\$87.72	\$20,357.49	\$64.99	\$990.55	\$10,565.68
04/24/24	\$1,268.28	\$0.00		Monthly Billing	01/20/23	\$12,759.52					\$20,357.49	\$64.99	\$990.55	\$11,833.96
05/08/24		\$1,928.27		Regular Payment	01/20/23	\$9,983.54	\$2,239.28	\$536.70		-\$847.71	\$18,118.21	\$64.99	\$142.84	\$9,905.69
05/24/24	\$1,253.15	\$0.00		Monthly Billing	03/20/23	\$11,236.69					\$18,118.21	\$64.99	\$142.84	\$11,158.84
06/04/24		\$1,664.77		Regular Payment	03/20/23	\$10,117.05	\$1,119.64			\$545.13	\$16,998.57	\$64.99	\$687.97	\$9,494.07
06/04/24		\$261.84		Principal Payment	04/20/23	\$10,117.05	\$261.84				\$16,736.73	\$64.99	\$687.97	\$9,494.07
06/24/24	\$1,243.66	\$0.00		Monthly Billing	04/20/23	\$11,360.71					\$16,736.73	\$64.99	\$687.97	\$10,737.73
07/03/24		\$636.95		Payment	04/20/23	\$11,098.87		\$261.84		\$375.11	\$16,736.73	\$64.99	\$1,063.08	\$10,100.78
07/24/24	\$1,236.25	\$0.00		Monthly Billing	04/20/23	\$12,335.12					\$16,736.73	\$64.99	\$1,063.08	\$11,337.03
08/05/24		\$1,273.92		Regular Payment	04/20/23	\$11,041.22	\$1,061.77	\$232.13		-\$19.98	\$15,674.96	\$64.99	\$1,043.10	\$10,663.11
08/24/24	\$1,235.45	\$0.00		Monthly Billing	05/20/23	\$12,276.67					\$15,674.96	\$64.99	\$1,043.10	\$11,298.56
09/05/24		\$1,950.32		Regular Payment	05/20/23	\$9,542.69	\$2,239.28	\$494.70	\$50.87	-\$834.53	\$13,435.68	\$14.12	\$208.57	\$9,348.24
09/24/24	\$1,222.61	\$0.00		Monthly Billing	07/20/23	\$10,765.30					\$13,435.68	\$14.12	\$208.57	\$10,570.85
10/02/24		\$1,215.63		Regular Payment	07/20/23	\$9,402.19	\$1,119.64	\$243.47		-\$147.48	\$12,316.04	\$14.12	\$61.09	\$9,355.22
10/20/24		\$0.00		Ledger Adjustment	07/20/24	\$4,379.00					\$12,316.04	\$0.00	\$61.09	\$4,317.91
10/24/24	\$1,202.36	\$0.00		Monthly Billing	07/20/24	\$5,581.36					\$12,316.04	\$0.00	\$61.09	\$5,520.27
11/24/24	\$1,203.09	\$0.00		Monthly Billing	07/20/24	\$6,784.45					\$12,316.04	\$0.00	\$61.09	\$6,723.36
12/04/24		\$2,634.39		Regular Payment	07/20/24	\$4,110.94	\$391.34	\$2,282.17		-\$39.12	\$11,924.70	\$0.00	\$21.97	\$4,088.97
12/24/24	\$1,196.22	\$0.00		Monthly Billing	09/20/24	\$5,307.16					\$11,924.70	\$0.00	\$21.97	\$5,285.19
01/07/25		\$1,300.98		Regular Payment	09/20/24	\$4,071.71	\$1,119.64	\$115.81		\$65.53	\$10,805.06	\$0.00	\$87.50	\$3,984.21
01/24/25	\$1,194.03	\$0.00		Monthly Billing	10/20/24	\$5,265.74					\$10,805.06	\$0.00	\$87.50	\$5,178.24
02/05/25		\$2,334.53		Regular Payment	10/20/24	\$4,043.13	\$1,119.64	\$102.97		\$1,111.92	\$9			

03/13/25		\$331.84		Regular Payment	01/20/25	\$2,492.08	\$114.27	\$217.57			\$7,331.87	\$0.00	\$0.00	\$2,492.08
03/24/25	\$1,167.45	\$0.00		Monthly Billing	02/20/25	\$3,659.53					\$7,331.87	\$0.00	\$0.00	\$3,659.53
04/03/25		\$744.61		Payment	02/20/25	\$2,914.92	\$696.80	\$47.81			\$6,635.07	\$0.00	\$0.00	\$2,914.92
04/10/25		\$1,847.97		Regular Payment	04/20/25	\$1,066.95	\$1,823.95	\$24.02			\$4,811.12	\$0.00	\$0.00	\$1,066.95
07/02/25		\$515.54		Payment	04/20/25	\$551.41	\$452.84	\$62.70			\$4,358.28	\$0.00	\$0.00	\$551.41

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re:

Joseph M Panigall
Sheila A Panigall

Chapter 13
Case No. 18-24599
Honorable Carlota M Bohm

Debtors

CERTIFICATE OF SERVICE

I, Melissa A. Epler of Santander Bank, N.A., do hereby certify that on July 15, 2025. I caused to be served a copy of the Response to Notice of Final Cure on the service list below by having a copy of the same mailed by first class mail, postage pre-paid or other method specified on service list.

Signed under the penalties of perjury, this 15th day of July 2025.

/s/Melissa A. Epler
Melissa A. Epler
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